

UNITED STATES DISTRICT COURT  
FOR THE WESTERN DISTRICT OF WASHINGTON  
AT SEATTLE

TRAVIS MICKELSON, et. ux.

Plaintiffs,

vs.

CHASE HOME FINANCE LLC, et. al.

Defendants.

NO. 2:11-cv-01445

DECLARATION OF TRAVIS  
MICKELSON IN SUPPORT OF  
MOTION FOR SUMMARY  
JUDGMENT

I, Travis Mickelson, declare under penalty of perjury under the laws of the State of Washington, that the following is true and correct to the best of my knowledge:

1. I am over the age of eighteen years, and I am competent to testify as to the matters set forth herein.

2. In about November 2005, I began looking at new financing options for our home. I stopped in at a storefront mortgage re-finance company in Stanwood, and spoke with a young man named Chad. Chad told me he would "look around" at some of the different programs that were available and find the program that best suited us.

3. After he checked around, he told me he found an adjustable rate ARM that matched the terms we were looking for and that had the best rate. Because this seemed to be the lowest rate for a 5-1 ARM we told him we would like to go ahead and refinance under this

DECLARATION OF TRAVIS MICKELSON IN SUPPORT OF  
MOTION FOR SUMMARY JUDGMENT- 1

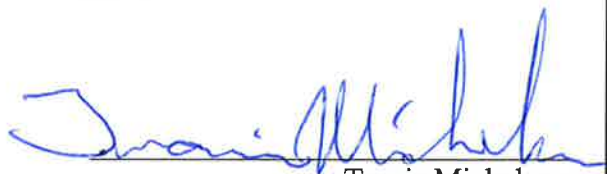
**STAFNE LAW FIRM**

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1 program. We provided Chad with the necessary financial documents and he verified our  
2 qualifications.

3 4. On November 22, we met with Chad and Sheree Hill, an escrow agent to finalize  
4 the refinance loan by executing a Promissory Note and a Deed of Trust. Attached hereto as  
5 Exhibit A is a true of correct copy of the Note and Deed.

6 DATED this 7<sup>th</sup> day of September, 2012 at Arlington, WA.

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8   
9 Travis Mickelson